

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF PUERTO RICO**

IN RE

* BKRTCY. NO. 19-04967 BKT

RUIZ ORTIZ, CARLOS RUBEN
xxx-xx-6326

* CHAPTER 13

*

DEBTOR

**DEBTOR'S NOTICE OF FILING OF *AMENDED SCHEDULE "J"*
OFFICIAL FORM 106J**

TO THE HONORABLE COURT:

COMES NOW, **CARLOS RUBEN RUIZ ORTIZ**, the Debtor in the above captioned case, through the undersigned attorney and very respectfully states and prays as follows:

1.The Debtor is hereby submitting *Amended Schedule "J"*, dated October 29, 2018, herewith and attached to this motion.

2.The amended Schedule "J" is filed to include a \$74.83 expense for a vehicle insurance, in the above captioned case.

NOTICE PURSUANT TO LOCAL BANKRUPTCY RULE 1009(b)

Within thirty (30) days after service as evidenced by the certification, and an additional three (3) days pursuant to Fed. R. Bank. P. 9006(f) if you were served by mail, any party against whom this paper has been served, or any other party to the action who objects to the relief sought herein, shall serve and file an objection or other appropriate response to this paper with the Clerk's office of the U.S. Bankruptcy Court for the District of Puerto Rico. If no objection or other response is filed within the time allowed herein, the paper will be deemed unopposed and may be granted unless: (i) the requested relief is forbidden by law; (ii) the requested relief is against public policy; or (iii) in the opinion of the Court, the interest of justice requires otherwise.

CERTIFICATE OF SERVICE

I CERTIFY, that on this same date a copy of this Notice was filed with the Clerk of the Court using the CM/ECF system which will send notice of same to the Chapter 13 Trustee, the US Trustee's Office, and all CM/ECF participants; I also certify that a copy of this notice was sent via regular US mail to the debtor and to all creditors and interested parties appearing in the master address list (CM/ECF non-participants) , hereby attached.

RESPECTFULLY SUBMITTED. In San Juan, Puerto Rico, this 29th day of October, 2019.

/s/Roberto Figueroa Carrasquillo
USDC #203614
RFIGUEROA CARRASQUILLO LAW OFFICE PSC
ATTORNEY FOR the DEBTOR
PO BOX 186 CAGUAS PR 00726
TEL NO 787-744-7699 FAX 787-746-5294
Email: rfc@rfigueroalaw.com

Fill in this information to identify your case:

Debtor 1 CARLOS RUBEN RUIZ ORTIZ

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: DISTRICT OF PUERTO RICO, SAN JUAN
DIVISION

Case number _____
(If known)

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

- ☒ No. Go to line 2.
- ☐ Yes. Does Debtor 2 live in a separate household?
- ☐ No
- ☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.

2. Do you have dependents? ☐ No

Do not list Debtor 1 and Debtor 2.

☒ Yes. Fill out this information for each dependent.....

Do not state the dependents names.

Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Daughter	17	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes
Daughter	20	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes
Son	15	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
Son	13	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
SPOUSE	34	<input checked="" type="checkbox"/> Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No
☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

If not included in line 4:

- 4a. Real estate taxes
- 4b. Property, homeowner's, or renter's insurance
- 4c. Home maintenance, repair, and upkeep expenses
- 4d. Homeowner's association or condominium dues

5. Additional mortgage payments for your residence, such as home equity loans

Your expenses

4. \$ 250.00

4a. \$ 0.00

4b. \$ 0.00

4c. \$ 30.00

4d. \$ 0.00

5. \$ 0.00

Debtor 1 RUIZ ORTIZ, CARLOS RUBEN

Case number (if known) _____

Debtor 1 **RUIZ ORTIZ, CARLOS RUBEN**

Case number (if known) _____

6. Utilities:		
6a. Electricity, heat, natural gas	6a. \$	<u>120.90</u>
6b. Water, sewer, garbage collection	6b. \$	<u>100.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	<u>470.00</u>
6d. Other. Specify: <u>Gas (stove & dryer)</u>	6d. \$	<u>66.67</u>
7. Food and housekeeping supplies	7. \$	<u>605.18</u>
8. Childcare and children's education costs	8. \$	<u>197.00</u>
9. Clothing, laundry, and dry cleaning	9. \$	<u>90.00</u>
10. Personal care products and services	10. \$	<u>135.00</u>
11. Medical and dental expenses	11. \$	<u>172.00</u>
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$	<u>390.00</u>
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$	<u>120.00</u>
14. Charitable contributions and religious donations	14. \$	<u>0.00</u>
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a. \$	<u>0.00</u>
15b. Health insurance	15b. \$	<u>0.00</u>
15c. Vehicle insurance	15c. \$	<u>74.83</u>
15d. Other insurance. Specify: _____	15d. \$	<u>0.00</u>
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____		
	16. \$	<u>0.00</u>
17. Installment or lease payments:		
17a. Car payments for Vehicle 1	17a. \$	<u>515.00</u>
17b. Car payments for Vehicle 2	17b. \$	<u>0.00</u>
17c. Other. Specify: <u>Home Water Filter System</u>	17c. \$	<u>125.00</u>
17d. Other. Specify: _____	17d. \$	<u>0.00</u>
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).		
18. \$		<u>0.00</u>
19. Other payments you make to support others who do not live with you.		
19. \$		<u>0.00</u>
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
20a. Mortgages on other property	20a. \$	<u>0.00</u>
20b. Real estate taxes	20b. \$	<u>0.00</u>
20c. Property, homeowner's, or renter's insurance	20c. \$	<u>0.00</u>
20d. Maintenance, repair, and upkeep expenses	20d. \$	<u>0.00</u>
20e. Homeowner's association or condominium dues	20e. \$	<u>0.00</u>
21. Other: Specify: _____	21. +\$	<u>0.00</u>
22. Calculate your monthly expenses		
22a. Add lines 4 through 21.	\$	<u>3,461.58</u>
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	\$	<u> </u>
22c. Add line 22a and 22b. The result is your monthly expenses.	\$	<u>3,461.58</u>
23. Calculate your monthly net income.		
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$	<u>3,731.58</u>
23b. Copy your monthly expenses from line 22c above.	23b. -\$	<u>3,461.58</u>
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$	<u>270.00</u>

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.☐ Yes.

Explain here: _____

Fill in this information to identify your case:

Debtor 1 CARLOS RUBEN RUIZ ORTIZ
First Name Middle Name Last Name

Debtor 2
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: DISTRICT OF PUERTO RICO, SAN JUAN DIVISION

Case number
(if known) _____

☐ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person _____ Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ CARLOS RUBEN RUIZ ORTIZ
CARLOS RUBEN RUIZ ORTIZ
Signature of Debtor 1

Date October 29, 2019

X _____
Signature of Debtor 2

Date _____

Label Matrix for local noticing
0104-3
Case 19-04967-BKT13
District of Puerto Rico
Old San Juan
Tue Oct 29 11:09:35 AST 2019

US Bankruptcy Court District of P.R.
Jose V Toledo Fed Bldg & US Courthouse
300 Recinto Sur Street, Room 109
San Juan, PR 00901-1964

Claro
PO Box 360998
San Juan, PR 00936-0998

FIRST BANK
CONSUMER SERVICE CENTER
BANKRUPTCY DIVISION -CODE 248
PO BOX 9146, SAN JUAN PR 00908-0146

Pentagon Federal Cr Un
PO Box 1432
Alexandria, VA 22313-1432

Synch/ppmc
PO Box 965005
Orlando, FL 32896-5005

(p)T MOBILE
C O AMERICAN INFOSOURCE LP
4515 N SANTA FE AVE
OKLAHOMA CITY OK 73118-7901

CARLOS RUBEN RUIZ ORTIZ
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33 FLAMBOYAN ST
MAUNABO, PR 00707-3803

AEELA
PO BOX 364508
SAN JUAN, PR 00936-4508

COOPERATIVA A/CLAS PIEDRAS
APARTADO 414
LAS PIEDRAS PR 00771-0414

Coop A/C Las Piedras
Apartado 100
Las Piedras, PR 00771-0100

PayPal Credit CVSC/SYNCE
PO Box 960080
Orlando, FL 32896-0080

SBA US Small Business Administration
PO Box 3918
Portland, OR 97208-3918

Synchrony Bank
c/o of PRA Receivables Management, LLC
PO Box 41021
Norfolk, VA 23541-1021

World Financial Corporation
PO Box 364027
San Juan, PR 00936-4027

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OFFICE OF THE US TRUSTEE (UST)
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SAN JUAN, PR 00908-0146

Citi
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PO Box 9024140
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Synch/netwrk
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T Mobile/T-Mobile USA Inc
by American InfoSource as agent
PO Box 248848
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ALEJANDRO OLIVERAS RIVERA
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PO BOX 9024062
SAN JUAN, PR 00902-4062

ROBERTO FIGUEROA CARRASQUILLO
PO BOX 186
CAGUAS, PR 00726-0186

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

T-Mobile
12920 SE 38th St # Stre
Bellevue, WA 98006-1350

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(d)AEELA
PO Box 364508
San Juan, PR 00936-4508

End of Label Matrix	
Mailable recipients	23
Bypassed recipients	1
Total	24